

SEYMOUR B. STERN, SUBSTITUTED  
TRUSTEE FOR THE PURPOSE OF  
FORECLOSURE UNDER A DEED OF  
TRUST FROM JOHN EDWARD SMITH  
AND MARGARET E. SMITH, HIS  
WIFE, TO FIRST FEDERAL SAVINGS  
& LOAN ASSOCIATION OF HAGERSTOWN,  
A BODY CORPORATE OF THE STATE  
OF MARYLAND, ON PETITION

NO. 31,550 EQUITY  
IN THE CIRCUIT COURT  
FOR  
FREDERICK COUNTY,  
MARYLAND

\* \* \* \* \*

AFFIDAVIT OF COMPLIANCE WITH RULE W74a 2(b)

On this 15<sup>th</sup> day of September, 1981, before me, a Notary  
Public in and for the State and County aforesaid, personally appeared Seymour B. Stern  
and made oath in due form of law as follows:

That I mailed by certified mail No. 710644 return receipt requested, and by  
first class mail, on the 3rd day of August, 1981, a copy of a Notice of Substituted  
Trustee's sale, containing the date, time, place and terms of sale in the above cited  
matter, to the said John Edward Smith and Margaret E. Smith, his wife, at their last  
known address, Route 2, 13233 Catoctin Furnace Road, Thurmont, Maryland, 21788, and  
that the said John Edward Smith and Margaret E. Smith, his wife, though notified of said  
sale, failed to pick up the notices as shown by photocopies of the attached certified mail  
receipts.

*Seymour B. Stern*  
SEYMOUR B. STERN

Subscribed and sworn before me, a Notary Public in and for the aforesaid  
County and State, this 15<sup>th</sup> day of September, 1981.

*Alfred M. Hawkins*  
NOTARY PUBLIC

STERN, FINEGAN  
& WINIK, P.A.  
FREDERICK, MARYLAND

*See September 16, 1981*